

Certificate Number: 14912-PAE-DE-036877377

Bankruptcy Case Number: 22-12663



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 4, 2022, at 10:59 o'clock AM EDT, Terrence Farward completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 4, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor